

真実的なNY-Life-Accident-and-Healthソフトウェア & 合格スムーズNY-Life-Accident-and-Health無料模擬試験 | 効果的なNY-Life-Accident-and-Health無料ダウンロード

NY state life, accident and health

Producer - ANSinsurance agent, broker, consultant, reinsurance intermediary, excess lines broker, or any person who solicits or negotiates insurance

person - ANSmmeans an individual or business entity

Home State - ANSDistrict of Columbia or any state territory of the United States in which an insurance producer maintains residence or principal place of business and is licensed to act as an insurance producer.

Negotiate - ANSmmeans the act of conferring directly with or offering advice

Sell - ANSto "exchange contract of insurance by any means

solicit - ANSAttempting to sell insurance, asking or urging a person to apply for a particular kind of insurance

Agents - ANSauthorized or acknowledged Agent of an insurer

Broker - ANSmmeans any person, firm, association or corporation that receives compensation, commission or other thing of value

Consultant - ANSrepresent the client, offer advice in the lines of insurance in which they are licensed a fee

Prohibited Sanction - ANSNo such consultant may recommend or encourage the purchase of insurance, annuities or securities from any authorized insurer in which any member of his immediate family holds an executive position or holds a substantial interest

Independent Adjuster - ANSmmeans any person or firm or corporation for money, acts on behalf of an insurer in the work of investigation and adjusting claims arising under insurance contracts issued by such insurer

Solvency - ANSAnnual statements & Audited Financial Statements, alien company verified and signed by a principal located in the United States, Exempt are companies with less than 250k in premiums and fewer than 500 policyholders in the state

False Advertising - ANSNo insurance officer can transact in this state any business of a character except that which it is authorized to transact under its certificate of authority issued by the superintendent

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Healthソフトウェア試験 | 試験の準備方法New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55無料模擬試験

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Insurance Licensing New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 認定 NY-Life-Accident-and-Health 試験問題 (Q73-Q78):

質問 # 73

If a partner of a company becomes permanently disabled, which type of plan will allow the other partner to acquire the disabled partner's interest in the company?

- A. long term disability
- **B. disability buy-sell agreement**
- C. employee disability coverage
- D. business disability overhead expense

正解: B

解説:

A disability buy-sell agreement (often funded with disability buyout insurance) is specifically designed to address the business ownership problem created when an owner/partner becomes totally and permanently disabled. The agreement establishes, in advance, the terms under which the non-disabled partner(s) can purchase the disabled partner's ownership interest, providing an orderly transfer of control and a fair method to determine the buyout price. The insurance component supplies the cash needed to complete the purchase so the remaining partner is not forced to borrow, liquidate assets, or disrupt operations to raise funds. By contrast, long-term disability and employee disability coverage are aimed at replacing personal income for the disabled individual, not transferring ownership interests. Business overhead expense insurance reimburses ongoing fixed business expenses (rent, utilities, certain salaries) during the owner's disability; it helps keep the business running but does not create a mechanism for one partner to acquire the other partner's share.

Therefore, the provision that enables acquisition of the disabled partner's interest is the disability buy-sell agreement.

質問 # 74

An insured individual purchases a disability policy with a waiver of premium rider on January 1. The individual is disabled on June 1. On July 1, he receives proof of permanent and total disability, and submits a claim. He begins receiving benefits on July 15. When are his premiums waived?

- A. July 1
- B. July 15
- **C. June 1**
- D. January 1

正解: C

解説:

A waiver of premium rider on a disability policy is designed to keep coverage in force by waiving required premium payments once the insured becomes totally disabled, subject to the policy's conditions (such as required proof and any waiting/elimination period stated in the rider). The key concept tested is that waiver is tied to the date the disability begins, not the date proof is submitted or the date benefit checks start. Proof of disability (submitted July 1) is the administrative step that allows the insurer to approve the waiver, but the waiver itself applies because the insured has been disabled since June 1. In standard disability provisions, if premiums are paid while the claim is being evaluated (or during any waiting period), those premiums are typically refunded once the waiver is approved, because the rider treats premiums as waived back to the disability start date (or back to the end of any stated waiting period, depending on the contract). Since June 1 is the onset of total disability, that is when the premium waiver is considered effective for purposes of this question.

質問 # 75

The following statement refers to which type of clause? "We have issued the policy in consideration of the representations in your application and payment of the first-term premium."

- A. A consideration clause.
- B. A contestability clause.
- C. A concealment clause.
- D. A whole contract clause.

正解: A

解説:

The quoted statement describes the consideration clause because it identifies the items of value exchanged between the parties that make the insurance contract valid. In life insurance, the insurer's consideration is the promise to provide coverage under the terms of the policy, and the applicant's consideration is typically the statements or representations made in the application along with the payment of the initial premium. That is exactly what the statement says: the policy is issued in reliance on the application representations and the first premium payment.

This is different from the contestability clause, which explains the insurer's right to challenge the policy during a limited period, usually for material misrepresentation. It is also different from a whole contract clause, which states that the policy and attached application together form the entire contract. A concealment clause is not the standard clause being described here. On licensing exams, whenever a question quotes wording about the policy being issued "in consideration of" the application and premium, the correct answer is the consideration clause.

質問 # 76

The difference between the face value of a life insurance policy and its cash value is the

- A. market value.
- B. term value.
- C. net amount.
- D. assumed amount.

正解: C

解説:

The correct answer is C. net amount. In life insurance, the difference between a policy's face amount and its cash value is commonly referred to in licensing terminology as the net amount at risk, and exam questions often shorten that phrase to net amount. This represents the portion of the death benefit the insurer is actually risking at a given time because the cash value already belongs to the policyowner and offsets part of the insurer's exposure. As cash value increases over the life of a permanent policy, the insurer's net amount at risk generally decreases. NAIC life insurance regulatory material describes the amount subtracted from the policy's face value to determine the net amount at risk, which is consistent with this concept. (NAIC) The other options are not correct insurance terms for this relationship. Market value applies more to investments or securities. Assumed amount is not the standard term used in life insurance contract analysis.

Term value is also incorrect because term insurance generally does not build cash value. Therefore, the recognized answer is net amount, meaning the policy's net amount at risk. (NAIC)

質問 # 77

Which of the following is an example of risk sharing?

- A. pooling money to cover malpractice exposures
- B. installing a sprinkler system in a high-rise building
- C. purchasing an insurance policy to cover liability exposures
- D. choosing not to purchase a car

正解: A

解説:

Risk sharing is a risk management technique in which a group combines resources so that losses experienced by a few are spread across many. The classic insurance concept behind this is pooling: each participant contributes money to a common fund, and the

fund is used to pay covered losses as they occur. Option B describes this directly- pooling money to cover malpractice exposures - because malpractice losses can be unpredictable and potentially severe, and sharing them across a group reduces the financial impact on any one member.

The other options describe different risk management methods. Option A (not purchasing a car) is risk avoidance -eliminating the exposure entirely. Option C (installing sprinklers) is risk reduction/loss control , lowering the frequency or severity of loss. Option D (purchasing an insurance policy) is primarily risk transfer

, shifting the financial consequences of specified losses to an insurer in exchange for a premium. Because only option B reflects spreading losses among a group through pooling, it is the best example of risk sharing .

質問 # 78

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